

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
HARRISONBURG DIVISION**

In re:

MICHAEL ANTHONY LEO  
MICHELLE DORTHA LEO  
Debtor(s)

Case No. 10-52031

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2010.
- 2) The plan was confirmed on 08/10/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/04/2016.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,414.81.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,346.00
Less amount refunded to debtor	\$352.00

**NET RECEIPTS:** **\$7,994.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,287.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$492.67
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,779.67**

Attorney fees paid and disclosed by debtor: \$413.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	636.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	383.60	NA	NA	0.00	0.00
ANESTHESIA ASSOCIATES OF AUGU	Unsecured	72.80	NA	NA	0.00	0.00
ANESTHESIA ASSOCIATES OF AUGU	Unsecured	158.68	NA	NA	0.00	0.00
AUGUSTA AUDIOLOGY ASSOCIATES	Unsecured	102.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	21.27	8,124.45	8,124.45	653.94	0.00
AUGUSTA HEALTH CARE	Unsecured	914.08	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	53.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	303.11	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	20.58	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	19.14	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	45.88	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	302.20	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	788.69	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	362.78	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	1,378.89	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	967.56	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	3,224.06	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	884.31	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	446.87	NA	NA	0.00	0.00
BLUE RIDGE DERMATOLOGY	Unsecured	70.00	NA	NA	0.00	0.00
BLUE RIDGE FOOTCARE AND SURGE	Unsecured	164.09	167.09	167.09	13.45	0.00
BLUE RIDGE RADIOLOGIST	Unsecured	324.54	NA	NA	0.00	0.00
CARILION MEDICAL CENTER	Unsecured	22.65	NA	NA	0.00	0.00
CARILION PROF SERVICES LLC	Unsecured	61.91	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	543.60	363.23	363.23	29.24	0.00
JORMANDY, LLC	Unsecured	1,153.40	1,153.40	1,153.40	92.84	0.00
LOWMAN CHIROPRACTIC	Unsecured	42.90	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,031.29	1,031.29	83.01	0.00
MIDLAND FUNDING LLC	Unsecured	936.87	793.96	793.96	63.91	0.00
ORTHOPEDIC ASSOCIATES, LTD.	Unsecured	118.97	118.97	118.97	9.58	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	291.21	291.21	23.44	0.00
PROVIDIAN NATIONAL BANK	Unsecured	1,010.73	NA	NA	0.00	0.00
SCHEWEL FURNITURE	Secured	645.00	1,319.17	645.00	645.00	0.00
SCHEWEL FURNITURE	Secured	NA	1,319.17	852.34	852.34	0.00
SCHEWEL FURNITURE	Unsecured	1,105.00	NA	NA	0.00	0.00
SCHEWEL FURNITURE COMPANY, INC.	Unsecured	1,105.98	NA	NA	0.00	0.00
SHENANDOAH EMERGENCY MEDICAL	Unsecured	50.00	NA	NA	0.00	0.00
SHENANDOAH VALLEY NEUROLOGICAL	Unsecured	36.00	36.00	36.00	2.92	0.00
UVA HEALTH SERVICES	Unsecured	352.80	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	1,465.66	2,477.18	1,024.66	1,024.66	0.00
WELLS FARGO DEALER SERVICES	Secured	1,800.00	0.00	1,720.00	1,720.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,744.66	\$2,744.66	\$0.00
All Other Secured	\$1,497.34	\$1,497.34	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,242.00</b>	<b>\$4,242.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,079.60</b>	<b>\$972.33</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,779.67</u>	
Disbursements to Creditors	<u>\$5,214.33</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,994.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2016

By: /s/ Herbert L. Beskin

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.